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the prior cited in the last office action, specifically the book <u>Home Banking with Ouicken</u> by Cummings, Steve (1995). Examiner Caudle agreed that new claim 26 is allowable, and agreed to accept an amendment under 37 C.F.R. § 116 requesting entry of this amendment.

CONCLUSION

Applicants submit that entry of the amendment presented in this response will place the application in condition for allowance. Accordingly, please enter the amendment and grant this application a Notice of Allowance. If Examiner Caudle believes that there are any issues that can be resolved by a telephone conference, or that there is any informality that can be corrected by an Examiner's amendment, please call Mike Mehrman at (404) 949-2424.

Respectfully submitted,

By: Michael J. Mehrman

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